



# Down Payment Assistance

CalHFA loans are an excellent option for California residents looking to purchase a home or refinance their current mortgage. With competitive interest rates and down payment assistance, CalHFA loans make homeownership more accessible for first-time homebuyers and low-to-moderate income borrowers.

## CalHFA Overview

- Loan amounts up to agency loan
- limits Credit scores as low as 640
- CLTV up to 105%
- Appraisal transfer OK
- Asset requirements per AUS
- Non US Citizen / Resident Alien OK
- Manufactured homes OK
- DTI up to 50%

